Amendment to the Specification:

Please replace existing paragraph [0001] with the following paragraph on Page 1 after the Title of COMPUTER NETWORK PAYMENT SYSTEM:

APPLICATION CROSS-REFERENCES

0001] This application claims prio

This application claims priority to and is a continuation of International Application No. PCT/GB00/02413 filed June 21, 2000 and published in English. This application also claims priority of Great Britain Patent No. 9914418.0, filed June 22, 1999.